



# MEDIA RELEASE

United States Department of Agriculture, Rural Development  
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## **Rural Homeowners Receive Funds To Make Needed Home Repairs**

### ***More Grant Funding is Available for Very Low-Income Rural Residents***

Wenatchee---USDA Rural Development offers loan funds for home repairs for very low-income rural homeowners. Grants are available for senior citizens age 62 or older who do not show repayment ability for a loan.

The USDA Rural Development 504 Housing Repair Program impacts those of greatest need. In Oroville, an elderly couple is delighted to have new double pane windows, new exterior doors, baseboard heaters repaired, insulation added to the crawlspace, and the exterior of their home painted. In Ephrata, a 68-year-old woman is grateful to have received a grant to install new front and back doors and a new composition roof on her dwelling, which will keep her dry during the winter seasons. And in Moses Lake, an elderly homeowner was able to have a new roof cover installed over her front porch and a new handicap toilet installed. These improvements will make her home more handicapped friendly. None of these recipients had adequate resources to pay for these much needed repairs.

Funds may be used for home repairs in rural areas for eligible homeowners with incomes under 50 percent of the median family income for that county. Eligible rural areas are defined as having a population under 10,000 or up to 20,000 population in non-metropolitan areas. Applicants must be citizens or permanent residents legally admitted to the U.S. The funds may only be used for owner-occupied housing that is modest in value.

The maximum home repair loan amount is \$20,000 with an interest rate of one percent, with up to 20 years to repay. Section 504 grants up to \$7,500 are available to remove health or safety hazards for senior citizen homeowners, 62 years or older, who are unable to finance their repairs. Income limits are as follows:

<b>INCOME LIMITS</b>	<b>FAMILY SIZE</b>	<b>--1--</b>	<b>--2--</b>	<b>--3--</b>	<b>--4--</b>
<b>CHELAN COUNTY</b>		17,950	20,500	23,100	25,650
<b>DOUGLAS COUNTY</b>		17,200	19,700	22,150	24,600
<b>GRANT COUNTY</b>		17,050	19,500	21,900	24,350
<b>OKANOGAN COUNTY</b>		17,050	19,500	21,900	24,350

USDA Rural Development's mission is to deliver programs in a way that will support increasing economic opportunity and improve the quality of life of rural residents. As a venture capital entity, Rural Development provides equity and technical assistance to finance and foster growth in homeownership, business development, and critical community and technology infrastructure. Further information on USDA Rural Development's 504 Housing Repair Program can be obtained by contacting the USDA Service Center in Wenatchee at 509-664-0210, Ext. 4, or by visiting the Washington State Rural Development web site at <http://www.rurdev.usda.gov/wa>. ###